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Millennials hit hardest by layoffs

SURVEY

Those aged 18-34 losing jobs at a greater rate than boomers

Kevin Maimann
Metro | Edmonton

Boomers aren't feeling the bust in Alberta the way younger generations are.

The Alberta Treasury Branch Investor Beat Survey found that in the last quarter of those who said the economic downturn had an impact on them, 39 per cent of the millennials (age 18-34) and 30 per cent of Gen Xers (35-54) lost their jobs — compared to 19 per cent of boomers (age 54 and up) — in the last quarter.

"From a job-loss standpoint, millennials have been more impacted by the decline in the price of oil than boomers," said ATB Investor Services president Chris Turchansky.

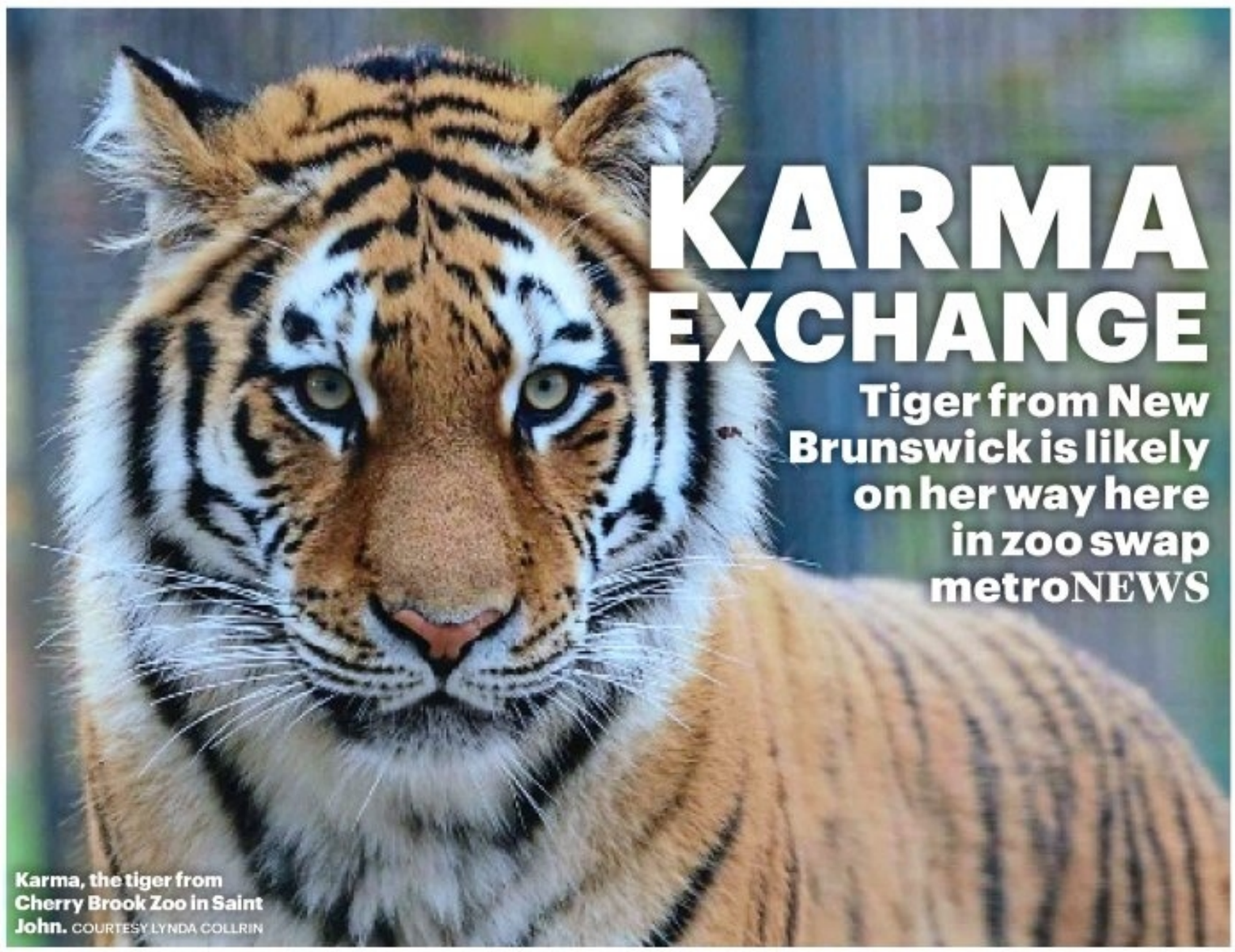
Overall, job loss rose one per cent over the last survey. Turchansky expects the losses to keep rising for one more quarter before they level off.

He said while boomers have not been hit as hard by layoffs, they have been feeling salary freezes and the decreasing value of real estate investments.

"They're definitely feeling it; they're just feeling it in a different way," Turchansky said.

Many Albertans are abandoning long-term savings strategies as they cope with the economic downturn, and an increasing number of people appear to be cutting back on personal spending.

The survey polled 1,007 Albertans from April 11-18.



KARMA EXCHANGE

Tiger from New Brunswick is likely on her way here in zoo swap
metroNEWS

Karma, the tiger from Cherry Brook Zoo in Saint John. COURTESY LYNDA COLLRIN

metro NEWS

Your essential daily news

Iraq mourns victims as government tightens security measures. **World**

CONSTRUCTION SAFETY

Councillor hopes to paint roads orange

Helen Pike
Metro | Calgary

Coun. Joe Magliocca is hoping to improve Calgary construction zone safety with a couple of coats of paint.

In Ontario, lines on divided highways have been painted orange since 2009, in place of the regular white and yellow markings, to indicate a construction zone along with signage.

"I think it's a really great idea," said Magliocca. "When people are driving they're looking and focusing straight, so you know you're in a construction zone when the hash marks turn orange."

Magliocca is hopeful a pilot can be launched this year.

IN BRIEF

Police seek male suspect in June liquor store robbery

Calgary police are looking for help in identifying a suspect who robbed a liquor store in June at knifepoint. At approximately 6:40 p.m. on June 23, a man entered the T&T Liquor store located at 4608 - 17 Avenue SE and demanded money. The suspect is described as 35-45 years old, five-foot-eight with a heavy build, black hair and beard, and was wearing an orange University of Tennessee hoodie and blue jeans. METRO

Stampede security increases presence

CITY EVENTS

Police will conduct more spot checks to ensure safety

Jeremy Simes
For Metro | Calgary

Calgary Stampede officials say they'll increase security on the midway this year due to various incidents that occurred during last year's Greatest Outdoor Show on Earth.

On Monday, Stampede security and the Calgary Police Service teamed up to address how they plan to ensure the park and the city are safe for those going stampeding.

Though Paul Burrows, manager of security services at the Calgary Stampede, didn't specify any incidents causing the increased midway safety measures, there was a stabbing incident that occurred last year.

"(The increase in security) is in response to all sorts of different incidents, from low-level to police matters as well. Just the more eyes and ears out there to help our guests," Burrows said. "There has been no changes inside each of the venue's security."

Staff will also do bag checks this year, Burrows added.

"(Security) may ask you some questions and may ask to open some compartments," he said. "If something is found, you may be asked to take it back home or secure it in your vehicle. Some people may choose to relinquish the item before taking it back home."

Stampede Park security officers Kevin (left) and Ken (right) — who asked not to have their last names published — displayed items that aren't allowed at the 2016 Stampede. JEREMY SIMES/FOR METRO

Burrows said Calgarians should leave their pocket knives and alcoholic beverages at home. But water bottles, rain ponchos and snacks are permitted, he added.

"If you wouldn't bring it into an airport, you really shouldn't bring it to Stampede Park," Burrows said.

> **We make Stampede grounds fully a district on its own.**
> Insp. Leah Barber

Calgary Police Service Insp. Leah Barber said there will be an enhanced police presence at the Calgary Stampede, much like any other year.

"We make Stampede grounds fully a district on its own. We staff fully the same way we would like any district in the city, but we don't deplete the other districts by doing that," she said. "We use staffing from other units, like school units, that aren't working in the schools now."

She said police will also be out conducting routine checkstops to combat drinking and driving.

PRIMARY CARE NETWORKS

Report questions finances

An Alberta government report on the province's Primary Care Networks (PCNs) has found inappropriate spending, questionable compensation and not much progress on developing integrative care.

On Monday, the government published the report, which focused on a sample of PCNs, and assessed financial practices and service delivery approaches.

The main finding, the report said, is that there has been a "great deal" of variability in service and financial practices under sampled PCNs.

"There is little evidence that (PCNs) assess community health needs in a methodical manner to match their progress with community needs, allocate resources for priority areas and evaluate to ensure results are aligned with objectives," the report said.

The government has also indicated changes are coming to PCNs, where there could be a shake-up in fund distribution.

In a prepared statement, Health Minister Sarah Hoffman said the government will work with its partners to "strengthen governance and accountability, set clearer expectations for service levels and revise our current funding models so they promote more team-based care."

The government sampled 13 PCNs from different regions in the province and reviewed the PCN program management office run by the Alberta Medical Association.

JEREMY SIMES/FOR METRO

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ACAD students Daniel Bejarano and Sean Richardson fill out Post-it note concerns for administration. HELEN PIKE/ METRO

Students air concerns

EDUCATION

Cuts to staff, timetables brought up in speeches

Helen Pike
Metro | Calgary

It's the first step of many.

On Monday, students at the Alberta College for Art and Design gathered to protest many systemic issues with administration they feel have come to a boiling point.

With a petition available to sign, a wall of Post-it note concerns and an open microphone, students looked to define the issues they've been facing: lost transcripts, improper course choices, and mental health issues, along with accessibility.

"This is the start of some change, right? I know it's a fairly small school, and we have a fairly small event here at the moment, but this helps at least start something with the students," said protest organizer Jonah Derkson. "This will definitely shed some light."

In a speech to the students, Derkson mentioned next steps, including the petition they've formed for legislature, an accessibility audit, and incident reports to hold administration accountable to the issues at hand.

Cuts to staff, class timetables shifted and shortened, accessibility problems and discrimination were all brought up in their emotional speeches, which was met by cheers and a round of applause.

"It's a lot more than just funding issues," Derkson said.

Alison Miyauchi associate vice president, research and academic affairs with ACAD, said they would be collecting the Post-it notes and comments to look at concerns and address them. But there are some things Miyauchi said weren't true, and she'd wished students who organized the protest had spoken to administration, or their student association for clarity on the facts.

"The question about students being denied accommodations is very misleading and likely untrue," Miyauchi said. "We have a legal obligation to accommodate students with declared disabilities."

She also mentioned the school wasn't facing cuts, and had hired new positions.

ECONOMY

Businesses hoping for Stampede boost

When Warren Connell decided to take the reins at the Calgary Stampede two years ago, the world was a very different place. "When I applied for this job, oil was at $105 a barrel and the same government in the province had been in place for 44 years," said Connell.

As CEO of the Stampede, Connell has had to steer one of Canada's largest festivals through one of the worst economic downturns Calgary has ever experienced. And he's not alone. Hotels, party planners, bars and restaurants across the city are feeling the effects of lower corporate spending.

Peters & Co. Ltd. cancelled its Firewater Friday and FirstEnergy Capital Corp. cut its FirstRowdy event, ending decades-long runs for two of the biggest parties in town.

For the Stampede itself there have been cutbacks too, with the province slashing $2 million from its operating grant to the non-profit organization. That forced Connell to cut 54 full-time positions last fall.

All over the city, businesses are adjusting to fewer corporate dollars and hoping for a boost from the Stampede.

At Bottlescrew Bill's Pub, Stuart Allan said corporate bookings are down, and he doesn't expect companies that have booked to spend like they used to. But he's still getting ready for what he hopes will be a successful Stampede, banking on more walk-in business from hotels and smaller groups.

Hotels are also banking on a boost from the Stampede after getting hit hard by the drop in corporate bookings. Dave Kaiser, CEO of the Alberta Hotel & Lodging Association, said on a revenue-per-room measure, Calgary's hotels are down 25 per cent from last year.

THE CANADIAN PRESS

REAL ESTATE

Calgary market showed positive signs in June

The Calgary housing market is showing signs of improvement amid the turmoil of the downturn.

The Calgary Real Estate Board noted that while prices did slide in June, it wasn't as much as expected. Another good sign is that the difference between new listings, standing inventory and home sales returned to a more balanced level.

Previously, CREB had been noticing a growing standing inventory, meaning homes were sitting on the market longer.

METRO STAFF

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Karma the tiger will likely be delivered to the Calgary Zoo in September in exchange for Calgary's tiger, Kira, as part of an international breeding program. COURTESY LYNDA COLLRINE

Calgary Zoo lines up a trade of tigers

CONSERVATION

Zoo hopes big cat can produce cubs, diversify bloodlines

Jeremy Simes
For Metro | Calgary

Calgary's potentially newest cat is young, single, ready to mingle and a Maritimer.

On Monday, Lynda Collrin, director of zoo development at the Cherry Brook Zoo in Saint John, N.B., said four-year-old tiger, Karma, will be sent to the Calgary Zoo sometime in September in exchange for Calgary's four-year-old Kira, as part of an international breeding program that will see both cats matched with a mate.

Collrin said Karma is well-loved by zookeepers and guests, and will be sorely missed.

"There's a little bit of sadness, but pride on both parts because we're working to save this species from extinction," Collrin said. "They're individual animals. They each have their own personality."

Calgary Zoo spokeswoman Trish Exton-Parder said the arrangement has "yet to be confirmed 100 per cent," adding the zoo is waiting to comment on the upcoming move until then.

But Collrin said they were directed by a Species Survival Plan (SSP) organization about two weeks ago to switch the two tigers so that they can expand the species' gene pool.

Karma's gene pool is also at the top of the genetic threshold, Collrin added, meaning she'll hopefully produce cubs that will add to the highly endangered species.

> It's a great thing that zoos are working together to preserve this species.
> Lynda Collrin

"(Calgary) has a male that they would like to match her up with," she said. "We have agreed to what the SSP wants. We think it's a great thing that zoos are working together to preserve this species."

Collrin said the two tigers will likely be moved in September because it's not too hot and is right before breeding season.

"You have to plan it out very carefully. I wouldn't want to transfer a tiger in hot weather.

"Once she gets to Calgary, she'll have to get used to the environment."

INVESTIGATION

Body of Calgary man found near Grassi Lakes

Canmore RCMP are investigating after a Calgary man was found dead near Canmore.

In the area known as "Whiteman's Gap," the body of a 53-year-old Calgary man had been found. Officials believe he fell and sustained fatal injuries. RCMP are continuing their investigation, in co-operation with the Calgary Medical Examiner's Office, to determine contributing factors in the death. METRO

MAINTENANCE

Transit work results in Canada Day drama

Helen Pike
Metro | Calgary

On Canada Day, Calgary Transit trains were stopped, "completely packed" and with no room to breathe at Erlton Station for 30 minutes at a time, according to Mayor Naheed Nenshi, and he's wondering how the city can improve service during major events.

According to the mayor, on Friday two major events mixed with scheduled maintenance helped create a transportation tempest as citizens packed on trains destined for delays.

"Post-football game, as well as post-fireworks celebration, we had a lot of drama on Calgary Transit," said Nenshi.

"Scheduled maintenance led to single tracking around Chinook Station, so the Red Line had very serious delays, very late at night."

Police floats ban 'stupid': Union

Ken Leppert of the Ontario Provincial Police speaks with colleagues at the Pride Festival parade in Toronto. GETTY IMAGES

DEMANDS

Black Lives Matter held a sit-in during Pride Parade

Members of the Toronto police force say they're offended that Pride organizers agreed to a list of demands set out by Black Lives Matter during Sunday's parade.

The list includes nine demands that range from banning police floats in future parades to increasing funding for spaces for racialized communities.

Janaya Khan, co-founder of Black Lives Matter Toronto, said the group took the position they were given in the parade as an opportunity to open up a conversation about how to make Pride more inclusive for marginalized groups.

Members of the group held a sit-in part way through the city's 36th annual Pride Parade, stopping it from moving forward for about a half hour.

It resumed when Pride's executive director, Mathieu Chantelois, signed the list of demands.

The president for the union representing the city's police officers said he's outraged that Pride would accept the demands.

Mike McCormack said that police officers have been supporters of Pride for years, and that it's "stupid" to try and exclude them.

"This is about the Pride parade, this is not about Black Lives Matter," he said in an interview Monday.

"We have been supporting this parade for years, long before politicians and other people. To suggest that police should be removed and not have a float or booths or be allowed in the community space, that's complete and utter nonsense."

> **We have been supporting this parade for years, long before politicians and other people.** Mike McCormack

He suggested that Black Lives Matter shouldn't be allowed to co-opt another group's event. Khan took issue with that stance.

"I can't co-opt what is mine," said Khan, who is part of the LGBTQ community, adding: "It was never community consensus that police floats should be a part of Pride to begin with."

And Khan noted that this sort of political action isn't unprecedented at Pride parades.

"Change is uncomfortable. Twenty years ago, you had the first Dyke March. There was a lot of negative publicity, there was a lot of pushback."

But while Pride Toronto's executive director signed the document during Sunday's parade, organizers are now saying that they were really just committing to "having a conversation" about the list.

"There's a number of (the requests) that are quite reasonable, in terms of how we engage with the black, queer community," said Alicia Hall, a co-chair of Pride's board of directors. And the rest of them, she said, will be discussed — including the role of police.

But Khan said that while some of the items on the list are negotiable, the ban on police floats is not. THE CANADIAN PRESS

OTTAWA

Federal agency sorry for nixing kids' lemonade stand

Haley Ritchie
Metro | Ottawa

After a sour online response, the National Capital Commission has apologized for shutting down a children's lemonade stand over the weekend.

Seven-year-old Eliza Andrews and her five-year-old sister Adela had a morning of sweet sales when they set up near their house along Colonel By Drive Sunday morning.

The stretch of road is closed to motorists on Sundays and opened to pedestrians and cyclists.

Sisters Eliza, right, and Adela Andrews. TORSTAR NEWS SERVICE

After about two hours of sales they were promptly shut down by an NCC officer because they didn't have a permit.

"We understood that it was NCC property," said father Kurtis Andrews, who built the lemonade stand to teach his daughters some real world business skills. "But we figured a kids' lemonade stand wouldn't raise a bunch of fuss, and no one would probably make a big deal about it."

On Monday morning the girls and their dad were invited to NCC headquarters to talk about bringing the lemonade stand back — with the proper documentation.

IN COURT

Judge sorry for comments he made at sexual assault hearing

A Federal Court judge who asked a sexual assault complainant why she couldn't keep her knees together wants to keep serving on the bench and plans to apologize for his remarks at a public hearing.

A Canadian Judicial Council inquiry scheduled for September is to determine whether Justice Robin Camp, who made the comments in 2014 as a provincial court judge in Calgary, should be removed from his job.

A notice of response outlining Camp's position was posted to the council's website on Monday.

"Justice Camp wants to continue serving as a judge," it says. "He believes he can make a positive contribution as a member of the Canadian judiciary. He will strive to keep improving and to keep learning."

The notice says Camp plans to apologize at the inquiry committee meeting.

"Justice Camp understands his insensitive and inappropriate comments were hurtful towards sexual assault survivors in particular and Canadians generally," the response says.

"He will not make these types of comments again." THE CANADIAN PRESS

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BANGLADESH

Officials question hostages

Some of the hostages rescued from the weekend attack on an upscale restaurant in Bangladesh's capital were questioned Monday by investigators searching for clues about the possible masterminds behind the gruesome attack that left 28 dead, including many foreigners.

Authorities were still holding five of the 13 hostages rescued when commandos stormed the restaurant in Dhaka's diplomatic zone Saturday morning, killing six of the attackers and capturing one, according to officials.

Bangladesh police chief A.K.M. Shahidul Haque said authorities would be interrogating two men, including a suspected militant, who were detained during Saturday's operation. He would not say whether either had been among those counted as hostages, only that they were being treated in a hospital for unspecified injuries.

A second official said the five former hostages still being held included a Canadian citizen of Bangladeshi origin and a Bangladesh-born British citizen.

Global Affairs Canada, the government department which manages Canada's diplomatic and consular relations, and consular officials at the High Commission of Canada in Dhaka said they had not received any reports of a Canadian citizen being detained.

The brutality of the attack has stunned the traditionally moderate Muslim nation and raised global concerns about whether it can cope with increasingly strident Islamist militants.

That the attackers targeted a popular restaurant in the heart of the diplomatic quarter of Bangladesh's capital signalled a shift in militant tactics. Previously, most attacks were carried out by gangs of young men wielding cleavers and machetes and hacking individual victims before fleeing.

THE ASSOCIATED PRESS

People light candles on Monday at the scene of a massive car bomb attack in Karada, a shopping district where people were shopping, in the center of Baghdad, Iraq. HADI MIZBAN/THE ASSOCIATED PRESS

Iraqi men grieve at the scene of a deadly suicide car bomb on Monday. HADI MIZBAN/THE ASSOCIATED PRESS

Death toll climbs in Iraq

TERRORISM

Officials aim to tighten security measures

As the death toll from the weekend truck bombing in Baghdad climbed to 157, Iraq's embattled prime minister ordered new security measures, including abandoning the use of bomb-detection wands that U.S. experts pronounced worthless years ago.

But security forces were still using the devices Monday evening, as a string of smaller bombings in the capital killed 16 people and wounded dozens more.

Sunday's suicide attack by Daesh was the single deadliest bombing to hit Baghdad in more than a decade of war and insurgency.

Also Monday, five convicted terrorists were executed in Baghdad, the Ministry of Justice said in an announcement that appeared aimed at restoring faith in Iraq's security forces in the wake of the devastating attack.

Firefighters and medical teams were still uncovering bodies from the city's Karada neighbourhood Monday morning. Officials said a dozen people were missing and at least 60 of the dead were women and children. At least 190 people were wounded.

The blast struck after midnight when the neighbourhood was bustling with people breaking their daylight fast during the Muslim holy month of Ramadan. The attack demonstrated Daesh's ability to strike the capital despite a string of defeats on the battlefield, including the loss of Fallujah just over a week ago.

With public anger mounting, Prime Minister Haider al-Abadi ordered new security measures Sunday evening, including increased aerial scanning and intelligence-gathering in the capital and the installation of X-ray systems at the entrances of provinces.

He also ordered security forces to stop using a handheld electronic device that was widely sold as a bomb detector but has been repeatedly branded bogus by technical experts. And he ordered the reopening of an investigation into the purchase of the ADE 651s, which cost the Iraqi government tens of thousands of dollars each.

In 2010, British authorities arrested the director of the British manufacturer, ATSC Ltd., on fraud charges, prompting Iraqis to open their own investigation. Iraqi authorities made some arrests, but the device remained in use.

On Monday evening, Associated Press reporters saw a number of the devices still being used at checkpoints around the capital as another round of blasts erupted.

Many Iraqis blame their political leadership for the way large amounts of explosives have made it past multiple checkpoints into crowded neighbourhoods with disastrous results.

THE ASSOCIATED PRESS

MORE ATTACKS

Small-scale bombings occur on a near-daily basis in Baghdad.

- **In May** a string of large-scale bombings, many of them claimed by Daesh, killed more than 200 people in a single week.
- **In February,** Amnesty International reported that the number of Iraqis sentenced to death in 2016 was close to 100.
- **Later Monday,** about 10 rockets struck a refugee camp for Iranian exiles next to Baghdad's international airport, according to a Baghdad police official.

TransferWise's two founders **Kristo Käärman** and **Taavet Hinrikus.** TORSTAR NEWS SERVICE

App shakes up transfers

FOREIGN EXCHANGE

TransferWise allows users to send money to 60 countries

Kristo Käärman and Taavet Hinrikus built a billion-dollar business out of their common spendthrift's conundrum.

Käärman was paid in pounds at his job in London, but needed euros to pay off his student loans in Estonia. Countrymate Hinrikus was getting paid in euros through a bank account back home, but living in London and spending pounds.

Both were frustrated with how much money they were losing to their banks when transferring money to and from their own accounts.

So they decided to invent a new system. The two partnered to create TransferWise, a peer-to-peer foreign-exchange swap system that changes the way consumers in 60 countries send money abroad.

"I realized the way it works is the bank just uses a different exchange rate," Käärman said in an interview ahead of TransferWise's Canadian launch in April. "It's a very sneaky trick by the banks to fool you into thinking there's a fixed rate and actually they're taking a fee."

Since its founding in 2011, TransferWise has become a "unicorn" — a startup worth more than $1 billion — and attracted investors including Sir Richard Branson and PayPal founder Peter Thiel. It has been named Apple's "most innovative" app.

The service entered the Canadian market this spring, enabling users to send Canadian dollars to any of the 60 countries and 35 currencies on TransferWise's platform. The company believes Canada is ripe for disruption, with more than three million Canadians living abroad and seven million people here who were born overseas. It estimates that Canadians are paying more than $1 billion in fees to transfer about $30 billion abroad every year.

TransferWise charges 1.2 per cent to exchange money — about 80 per cent less than Canadian banks. Bank customers don't pay the "mid-market" rate you see posted on the Bank of Canada or see in the paper. They pay the consumer rate, which has bank fees baked into it, and, often, other fees.

> **This is almost like the sharing economy in the financial sense.**
> Kristo Käärman

TransferWise's app converts money at the mid-market rate that banks offer big customers. It then matches a request for foreign currency with a request for an equivalent transfer in the opposite direction — someone who has that currency and looking for Canadian dollars.

"This is almost like the sharing economy in the financial sense, in that there are other people who need those currencies and we're just a tech platform that makes it move very efficiently," Käärman said.

TORSTAR NEWS SERVICE

CONTRACT TALKS

Canada Post still hoping to reach a deal

Canada Post says talks with the union representing postal workers continue and it still hopes to negotiate a deal.

Spokesman Jon Hamilton says the company has not given the required 72 hours notice of a lockout, nor has the union given notice of any job action.

Both sides remain at the negotiating table and Hamilton says he hopes they can reach an agreement that is "affordable and reasonable."

Changes to employee pension plans have been a key sticking point in negotiations.

Canada Post made new contract proposals about a week ago, and the union presented a counter-offer on Friday.

That offer includes wage hikes and rejects Canada Post's plan that would have new employees get a pension plan that operates like an RRSP, called defined contribution, instead of the defined benefit plan for current employees that guarantees a set level of retirement benefits.

Hamilton says Canada Post has expressed frustration over the union's proposal, which he says "puts us in the exact opposite direction of where we need to be as a company."

THE CANADIAN PRESS

REVENUE

- Canada Post Corp.'s revenue from operations, including Purolator and SCI Group, totalled just over $8 billion in 2015, up from $7.98 billion in 2014.
- Parcel volume grew by 9.7 per cent, or 16 million pieces, compared with 2014. Transaction mail fell by 6.1 per cent, or 239 million pieces last year.

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Finding your way

Identify your financial goals and plot a course that will help you reach them

ISTOCK

Sean Deasy

You're financially savvy enough to manage your debts and build your savings. But you lack some focus: having a comprehensive financial plan still seems daunting. Here are some tips to get you on your chosen path.

Before embarking on your financial path, you need to identify what's important to you — and that's likely dictated by your life stage. These decisions are the foundation of your financial goals. Do you want to travel? Set aside savings to take time off work. Want to start your own business? Save up and apply for a business loan. Want to secure your kids' post-secondary education? Make RESP contributions. Want to live free of money worries? Focus on paying off your credit cards. And so on.

Prioritize your goals into short-, medium-, and long-term. A short-term goal may be paying off a debt. A medium-term goal may be taking a once-in-a-lifetime trip or saving for the down payment on a first home. Long-term goals typically include a retirement strategy, being mortgage free or helping children kick-start their own financial future.

Setting financial goals hinges on how much and how long you need to save. This typically means the financial sacrifice of setting aside income each month. The exact amount is up to you: how big is your dream, and how quickly do you wish to make it real?

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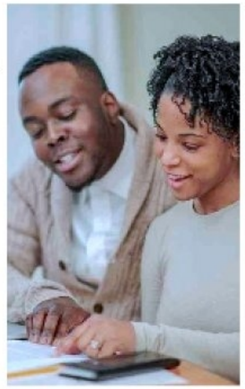
Fuelling your financial plan

How to stay the course and reach the finish line sooner

Sean Deasy

So you're firmly on your chosen financial path. But are you going to reach your destination in good time? Here are a few ways to help build some more momentum.



ISTOCK

If you have reached a level of financial security, it's wise to start investing your hard-earned cash.

If you have reached a level of financial security, it's wise to start investing your hard-earned cash. Mutual funds are a simple way to start building an investment portfolio. A mutual fund is a collection of bonds, stocks or other investments that are selected and managed by a professional on your behalf. Mutual funds combine contributions from you and other investors, giving you access to a wider range of investments than you'd typically enjoy.

Keep a watchful eye on your finances. Regardless of your life stage, it makes sense to regularly review your plan, perhaps quarterly, to gauge your overall progress and determine if you need to make tweaks. Have your income and debts changed for better or worse? Are your investments performing as expected? And, perhaps most importantly, have your actual goals changed? Remember, life sometimes gets in the way of the best-laid plans!

Managing a financial plan takes effort, patience and vigilance. And though no amount of planning can guarantee an outcome, it's always better than the alternative: not having a plan.

Conditions apply.
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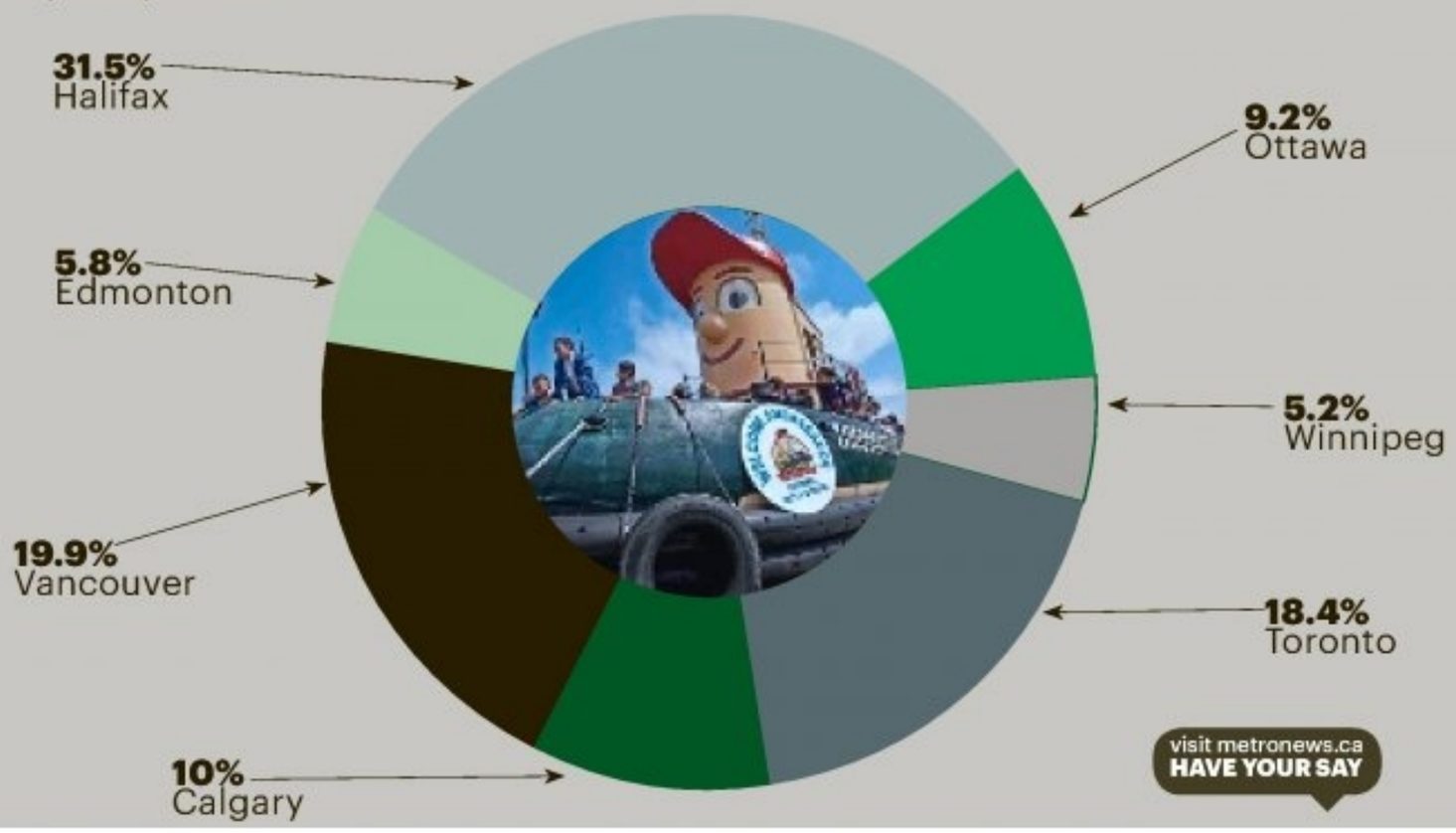
metro VIEWS
Your essential daily news
Tuesday, July 5, 2016

METRO POLL

Halifax is your favourite Metro city!

Last week, on the occasion of our home and native land's 149th, we decided to settle once and for all which Metro city is the best in the nation. We asked prominent Canadians to extol their hometowns and then we invited you, the readers, to vote online. Here are the final results, adjusted on a per capita basis.



Is Canada ready for a shoes-on-indoors era?

KLASZUS' CALGARY

Jeremy Klaszus

Leave your shoes on, Calgary.

That's right. Step on in.

As a city that has been formed through significant American influence, let's embrace what large swaths of the U.S. figured out long ago: when it's dry outside, there's no need to remove your boots every single time you step inside.

It's annoying and unnecessary.

Going into an American home is refreshing. Traffic moves freely at the doorway. It's like cruising a free-flowing highway instead of having to stop at a toll booth.

The transition between inside and outside is seamless.

There's an aesthetic benefit, too. Boots and shoes look damn good, and are often chosen to complement a particular outfit.

Sock feet, in comparison, usually look silly.

Go to an American party, and you see everyone with their outfits fully intact. They're happier and more confident, because they've got their good shoes on.

At Canadian parties, we sacrifice this comfort and confidence in the name of niceness. We heap our shoes at the door and are forever searching for them at the end of the night, as traffic backs up behind us like Deerfoot Trail at rush hour.

Then we awkwardly bump into each other and awkwardly tie our laces while standing on one leg. "Oh, sorry," we say as we tip over into the pile of shoes, knocking several people down with us. "Sorry about that."

Enough already.

The good news is we're not beyond hope. The frequency of the following exchange in our city is a positive sign.

"Don't worry about your shoes," says the host.

"You sure?" replies the guest hesitantly.

"Ach, yes, of course," insists the host with a dismissive wave of the hand.

This exchange usually takes place when someone is coming into a house for a brief period of time, but it's a start.

Even so, I've had people tell me to leave my shoes on like this, and still I kick them off.

I prefer to keep them on, but it still feels wrong, like I'm giving offence to the host somehow. It becomes a battle of Canadian niceness vs. Canadian niceness.

It's time for us to get past this and change our silly social custom, so that like Americans, we can all wear our shoes inside without feeling guilty.

At the very least, we should have a robust public debate on the merits of being shoeless or shod.

Winter calls for its own set of rules. It only makes sense to spare our floors — and the floors of others — from the ravages of snowy, salty muck.

But if it's a dry, blue-sky day?

Keep those boots on, my friend. Come on in. Don't worry about it.

Changing our custom will mean parting company with shoe-shedding nations including Sweden, Japan and Denmark, but we'll always remember the good times we had together in our sock feet.

Jeremy Klaszus is a freelance journalist and stay-at-home dad.

EU is both symptom and potential cure

Joel Blit
For Metro

In the aftermath of the Brexit, it is tempting to paint the leavers as xenophobes or racists. And while there are some unsavoury elements within the Brexit movement, it would be simplistic to ascribe the movement's success to widespread bigotry. Moreover, doing so would preclude us from understanding the discontent. The leavers are right to feel aggrieved.

Economic integration has been sold as a rising tide that lifts all boats. In my undergraduate international trade course, one of the first lessons is that there are gains from trade for all countries. But what often gets overlooked is that within each country there are winners and losers. The reality is that while trade has brought many of the anticipated rewards, these have not been shared. The Organization for Economic Co-operation and Development reports that between 1975 and 2012 much of the income growth generated has gone to the one per cent of earners.

In the U.S., 47 per cent of the entire pre-tax income growth was captured by the one per cent. For Canada, this fraction was also large, at 37 per cent.

The major cause that most economists would point to is technological change. Software and robots are taking over routine jobs. And as the $19-billion US acquisition of 55-employee WhatsApp showed us, technology has also allowed the creation of firms that generate massive value for the investors and entrepreneurs while creating precious few jobs.

What is certain is that immigration has played at most a minor role in increasing inequality. Blaming immigrants for the low wages and lack of jobs is misguided.

Unless we are willing to halt technological progress, increasing income inequality may be a reality that we will have to cope with. This does not mean we have to accept that the rich will get richer while the poor will get poorer.

The implicit bargain is that for us to collectively agree to trade liberalization, those who benefit must share some of their gains with those who get hurt. Governments can ensure a good quality of life for all by implementing redistributive policies and offering quality public services, such as education and health care. Doing so will require that governments tax corporations and the very rich. But this is difficult for any one country because these groups are the most internationally mobile. As the Panama papers showed us, it is all too easy for the rich to set up offshore investments and avoid paying taxes.

Tackling inequality will require international co-operation and governance — just the sort of political integration that is best modelled by the EU, the very thing that the disenchanted voted to leave.

The leavers are right to feel aggrieved. But their anger at the EU is misplaced. Exiting will only weaken the one institution that offers a model for fighting inequality.

Joel Blit is a professor of International Economics at the University of Waterloo and a Senior Fellow at the Centre for International Governance Innovation.

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metro LIFE

Your essential daily news

Celine Dion triggers media mayhem with rare appearance at Christian Dior's couture show

Check out your partner's moles

RESEARCH

Screening strategy helps identify new melanomas

Genna Buck
Metro Canada

Kathy Barnard's husband gives her an unusual, but sexy, gift each Valentine's Day.

He checks all her skin, from head to toe — for abnormal moles, that is.

As a survivor of melanoma, the most dangerous kind of skin cancer, Barnard is at high risk of a recurrence.

And research shows her screening strategy works.

In a new study, published last week in the Journal of the American Medical Association (Dermatology), high-risk patients who had melanoma before and their partners were assigned either no special treatment or, instead, training on how to identify new cancers. They were followed up for two years, with dermatologist visits every four months.

The results were impressive.

Patients and their partners who got the training correctly identified more than 60 per cent of new melanomas (the remainder were diagnosed by doctors). On the flip side, participants in the group who got no training were not able to spot new melanomas on themselves or their partners. All the cancers for those participants were instead detected by doctors.

New research has found that patients and their partners who received proper training were able to correctly identify more than 60 per cent of new melanomas. Participants who didn't receive training weren't able to spot new melanomas on themselves or their partners. ISTOCK

ABC'S OF SCREENING

Patients were given a simple A-B-C-D-E scorecard to help them remember how to screen their loved one's skin.

Assess moles and be aware of any that fall under the 3) description in each of the following categories:

Border
1) Smooth, regular border
2) Not sure
3) Jagged, irregular border

Colour
1) One or two colours, no blending
2) Not sure
3) Variety of colours with blending

Diameter
1) 4 mm or less
2) 5 mm
3) 6 mm or more

Evolution of any of the above

See your doctor within two weeks if any mole scores a 3) for B, C and D, or if there is any evolution at all in its border, size or colour.

> **It's not just your spouse, but everyone connected to you.**
> Kathy Barnard

If it's caught in the earlier stages, survival rates for melanoma are above 90 per cent. Most patients diagnosed with advanced melanoma, on the other hand, die of their disease within five years.

The extra education didn't seem to increase anxiety or encourage extra doctor visits, pointing to how programs like this, though the initial research is expensive, could save money in the long term.

Barnard, who is president of the Save Your Skin Foundation in Vancouver, which does public education and support, estimates about half the melanoma patients she works with had their cancer discovered by a loved one.

"It's not just your spouse, but everyone connected to you," she said. "My niece found my (cancerous) mole on my back when I was in a bathing suit."

The new research aimed to build on informal screenings people do at home, explained Dr. Jane Robinson, the lead author of the study.

She got the idea years ago when she was getting ready to discharge a melanoma patient after he had surgery to remove a cancerous mole on his back.

"I was explaining to this about-50-year-old man that he could develop another cancer, and telling him he had to check," Robinson said.

"I'll never forget it. He looked at me and said, 'Doc, my wife takes care of all that stuff!'

"I said 'Where's your wife? Go get her! So he runs out the door with his shirt hanging out and brings in his wife from the waiting room."

Robinson taught the man's wife the warning signs to look for, especially in hard-to-see areas like his ears, back and the top of his head.

"She is all over it. Poking him, and questioning me so she could get it right," Robinson said. "It was out of love, to make sure he lived a long time."

In fact, Robinson added, partners who say they aren't particularly well bonded and don't spend much time together still succeed at identifying each other's cancers. Some even told her the screening ritual brought them closer together.

"People had a job to do," Robinson said. "They knew it was, 'Do this or the person could die.'"

modern dating
a glossary

Concepts that have recently emerged in pop culture that may help you figure out your dating life. TORSTAR NEWS SERVICE

The term **softboy** was coined by Alan Hanson in a Medium article last August. It's a man who portrays himself as a complicated being with feelings but who is ultimately selfish. "He discusses his ex-girlfriend within the first 30 minutes of the date. He talks about her in a sad, wistful way rather than a snarky, resentful way ... He is artistic. He is aware. He is still a d---," writes Hanson.

Benching, as described by Jason Chen in New York Magazine, is when the person you're seeing continues to text you, Snapchat with you and send you memes on Instagram, but no longer commits to seeing you in person.

Haunting is when someone who ghosted you returns in the form of social media interactions — without being in touch directly with words. They like your Facebook posts and view your Snapchat stories, but unlike benching they don't get in touch directly.

Sliding is a form of social media flirtation that happens when someone you don't really know sends you a personal message on social media. They "slide into your DMs (direct messages)." It's an action that is usually a little precocious, if not abrupt. It usually happens before you've indicated any interest.

Tuning is flirting (usually online) in a way that skirts the possibility of being rejected and may lead to a booty call (or text). The person sends signals in the form of Instagram or Facebook likes, Snapchats and text messages. Once there's been a back and forth, validating interest, a late-night direct message could follow.

Fall and winter are considered **cuffing season**, a time when people who would usually prefer being single all of a sudden dread the idea of being alone. It makes them want to couple up, if only for those three to four months.

Actresses say size shouldn't matter

RED CARPET

Some stars find it hard to get designer duds for events

Ghostbusters star Leslie Jones' recent online lament about having trouble finding a designer to dress her for the film's premiere points to the challenges actresses face when it comes to walking red carpets in style.

While one nice tux might carry a male actor through many a premiere, it's customary for female stars to show up in new attire for every photo opportunity, which makes finding fresh, fashion-forward outfits for such occasions a time-consuming task, especially for women larger than a size 2.

"It's so funny how there are no designers wanting to help me with a premiere dress for (a) movie," wrote Jones, who is six feet tall. "Hmmm that will change and I remember everything."

But for designers, it's not just about their star clients fitting into smaller sizes, said celebrity stylist Nina Hallworth. It also has to do with creating a mutually beneficial partnership between the clothier and the star.

"It is about how a designer wants to be represented as an artist," Hallworth said in an interview. "We have worked with women who are sample sizes and incredibly well known and a designer will say no to that collaboration as creatively it is not a fit — even if we think it is."

As it turned out, designer Christian Siriano responded to Jones' call on Twitter last week and agreed to make her gown.

"I can't wait to create something special for her to wear," the statement said. "I support all women no matter age or size!"

"It shouldn't be exceptional to work with brilliant people just because they're not sample size," Siriano wrote on Twitter. "Congrats aren't in order, a change is."

He followed up later in the week with photos of Jones visiting his studio, where she said they are "making magic."

It's not clear how long Jones had been seeking a dress for the premiere, but she hasn't been alone.

Other actresses outside the size-2 landscape have said it can be hard to find designers to work with, even for high-profile events. Melissa McCarthy said that when she was invited to the Oscars after the success of Bridesmaids, she couldn't find anyone to make her a dress.

"I asked five or six designers — very high-level ones who make lots of dresses for people — and they all said no," she told Redbook magazine in 2014.

"Collaboration between designers and actors is symbiotic," Hallworth said. "A great image can last a lifetime; a bad one longer." THE ASSOCIATED PRESS

"I asked five or six designers — very high-level ones who make lots of dresses for people — and they all said no."

Melissa McCarthy, on when she was invited to the Oscars

Actress Leslie Jones who is six feet tall, pictured with Ghostbusters co-star Kate McKinnon, has had trouble finding designers willing to dress her for the film's premiere. ALBERTO E. RODRIGUEZ/GETTY IMAGES

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JOHANNA SCHNELLER
WHAT I'M WATCHING

No quips or outrage, just brute ugliness

THE SHOW: The Night Of, Season 1, Episode 1 (HBO)
THE MOMENT: The weary indifference

We've just seen a horrifying image: a murdered young woman, stabbed 22 times. Cut to the police's night watch desk. A male receptionist repeats the particulars aloud as he jots them down.

"Knife wounds," he says. "Stomach, chest, hands. Fatal." He sighs. "There's no way this can wait for the day tour, huh?"

His boss (Kevin Dunn) arrives. "Pull Mason and Sheehan off those ag assaults in Harlem," the boss says. "And don't give me any shit about life is cheap above 96th Street."

He calls Detective Box (Bill Camp). "Sorry to wake you," he says. "Thought you'd want in on this from the jump." He mentions the swanky address of the murder: West 87th Street.

"Brownstone?" Box says.

"Yeah," the boss replies. "It's gonna get pretty photogenic out there."

No disrespect to Law & Order, but this series, from writer Richard Price (Clockers) and director Steven Zaillian, is the opposite of that stalwart one. There's no outrage for the victim here, no speechifying about justice, no snappy quips from the cops. There are just people who've seen it all grinding their way through the system, from cops to courts to prison.

Each milieu and character feels and sounds completely authentic, as do the long, still shots that point out the brute ugliness of the environment: scarred interrogation desks, rusted metal gates, clots of plastic bags caught on barbed wire. And because the accused is Muslim (Riz Ahmed), the racism is chillingly casual.

The accused in the first episode of The Night Of is Muslim (Riz Ahmed), and the racism is chillingly casual. CONTRIBUTED

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

metro SPORTS

"David Eugene Chappelle... Start planning the next Player Haters Ball": Andre Iguodala's tweet after Kevin Durant's free agency decision

If you can't beat 'em, join 'em: Durant picks Dubs

NBA

Ex-MVP makes Golden State's star-studded cast brighter

Kevin Durant decided his best chance for "growth" means leaving his beloved Oklahoma City behind for a big move out West to join the star-studded, record-setting Golden State Warriors and play alongside Splash Brothers Stephen Curry and Klay Thompson.

In the most anticipated move of the NBA off-season, Durant announced his decision Monday on The Players' Tribune. His contract is for $54 million over two years and includes a player option, a person with knowledge of the deal said Monday, speaking on condition of anonymity because details weren't made public. Durant's move will become official as soon as Thursday, when free agents can sign their new contracts.

Independence Day, indeed.

"The primary mandate I had for myself in making this decision was to have it based on the potential for my growth as a player — as that has always steered me in the right direction," Durant said in the article. "But I am also at a point in my life where it is of equal importance to find an opportunity that encourages my evolution as a man: moving out of my comfort zone to a new city and community which offers the greatest potential for my contribution and personal growth. With this in mind, I have decided that I am going to join the Golden State Warriors."

And the 2015 champion Warriors, who squandered a 3-1 NBA Finals lead to lose to LeBron James and the Cavaliers last month, know how tough Durant is in any lineup: they rallied from down 3-1 to beat Durant and the Thunder in a seven-game Western Conference final.

Golden State applied a full-court press to land Durant. On Friday in the Hamptons, the Warriors sent owner Joe Lacob, general manager Bob Myers, coach of the year Steve Kerr, Curry and Thompson to meet with the six-foot-nine superstar.

The 2013-14 MVP and four-time scoring champion led the Thunder to the NBA Finals in 2012, and to the Western Conference final in four of the past six years — and he's only 27. He recovered from a broken bone in his right foot that cost him much of last season to post one of the best years of his career.

Durant met with the Thunder, Warriors, Los Angeles Clippers, Boston Celtics, San Antonio Spurs and Miami Heat once teams could begin negotiating with free agents.

THE ASSOCIATED PRESS

The Golden State Warriors will soon boast the two most recent MVPs in Kevin Durant (2013-14), right, and Stephen Curry (2014-15, 2015-16). ANDREW BERNSTEIN/NBAE VIA GETTY IMAGES

> **It really pains me to know that I will disappoint so many people with this choice, but I believe I am doing what I feel is the right thing.** Kevin Durant

Wizards centre Marcin Gortat (@MGortat)

Nuggets forward Jusuf Nurkic (@nurkic23)

NBA IN BRIEF

Gasol, Spurs agree on deal

The San Antonio Spurs didn't waste any time after losing out in the Kevin Durant sweepstakes.

The Spurs agreed to a two-year deal with veteran forward Pau Gasol on Monday, a person with knowledge of the situation told The Associated Press.

The deal is worth more than $30 million and final terms will be completed after the Spurs make a move or two to create the necessary cap space.

Heat offer Wade $40M

Dwyane Wade has an offer to consider.

Wade has been extended a two-year, $40 million contract offer to stay with the Miami Heat, a person with knowledge of the negotiations told The Associated Press on Monday. The second year would be at Wade's option.

Mavs look to capitalize on Warriors' salary-cap issues

Andrew Bogut is headed to the Dallas Mavericks from Golden State thanks to the Warriors' successful pursuit of Kevin Durant.

A person with knowledge of the deal said Monday that the Mavericks have agreed to acquire Bogut with the Warriors trying to clear salary-cap space. The person also said the Mavericks are set to sign Harrison Barnes, who will become an unrestricted free agent after Golden State renounces his rights.

THE ASSOCIATED PRESS

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1	3	5	4	6	9	8	2	7
6	2	4	8	3	7	9	5	1
9	6	3	7	8	4	2	1	5
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Final four is getting Real

EURO 2016
SEMIFINAL SETUP

Madrid stars' 'friendship will have to wait' till after match

When Portugal and Wales face off for a spot in the final of the European Championship, two players will be expected to rise far above the rest.

Cristiano Ronaldo and Gareth Bale, club teammates at Real Madrid and the most expensive players in the history of the sport, will bear the hopes of their nations on Wednesday night at Stade de Lyon.

None of the matches played at Euro 2016 has pitted two players of such unequaled star status.

SEMIFINALS

Wednesday
Portugal vs. Wales
Thursday
Germany vs. France

The stage, fittingly enough, could hardly be bigger. The winner will earn a spot in the July 10 final at Saint-Denis against either world champion Germany or host France.

"Two of the best players on the planet," Wales coach Chris Coleman said. "I don't suppose there will be any love lost on the evening. We know what's at stake, any friendship will have to wait until after the game."

Less than six weeks ago, Ronaldo and Bale joined in celebrations after winning a second Champions League trophy in their three seasons together at Real Madrid.

Since moving to Spain on a record 100-million euro transfer that broke Madrid's own deal for Ronaldo, Bale has always played the role of deferential sidekick.

The match in Lyon offers Bale the stage to challenge that hierarchy.

He arrives in better form than Ronaldo. The Wales winger has three goals (only France's Antoine Griezmann has more with four), including two from free kicks.

Wales is also riding a huge high after the most important victory in its history: a 3-1 comeback to oust Belgium in the quarterfinals.

It means that Wales has taken the label of underdog fan favourite from Iceland after its fairytale run was ended by France on Sunday.

Ranked outside the top 100 four years ago, Bale scored seven goals in qualifying to carry Wales into its first major competition since the 1958 World Cup. Once in France, it defied expectations by finishing ahead of England to win its group. It then topped that by becoming the first debutante to reach the semifinals since Sweden in 1992.

And Wales has made its run in style. With Bale leading the way, it is second only to France with 10 goals scored and joins the hosts as the only teams to have won four matches outright, not counting wins from shootouts.

Portugal, by contrast, has clawed its way into its fourth semifinal in the last five tournaments. Having squeezed into the last 16 after three draws at the group stage, it needed a win in extra time against Croatia and then penalties to get past Poland.

Across its five matches, Portugal has been in the lead for a total of only 22 minutes and Ronaldo's two goals against Hungary are his only two strikes at the tournament. While Bale leads all players with 13 shots on target, Ronaldo has the inglorious statistic of a competition-high 14 shots off the mark.

"If Cristiano Ronaldo doesn't score, it doesn't mean he isn't playing well and doing other things," Portugal coach Fernando Santos said in defence of his forward. "Cristiano Ronaldo is an example as captain of this side. He's doing a great job. He wants to win."

THE ASSOCIATED PRESS

Cristiano Ronaldo and Gareth Bale won their second Champions League with Real Madrid in May. GERARD JULIEN/AFP/GETTY IMAGES

IN BRIEF

Sanchez solid as Blue Jays chop down champions

Aaron Sanchez pitched eight sparkling innings and the Toronto Blue Jays' offence sprang to life in the seventh for a 6-2 victory over the Kansas City Royals on Monday.

It was the teams' first game since the Royals beat Toronto in Game 6 of last year's American League Championship Series. THE CANADIAN PRESS

Als' Carter banned a game for bumping Ottawa coach

The CFL has suspended Montreal Alouettes receiver Duron Carter one game for his part in a wild melee in a game on Friday against the Ottawa Redblacks.

Carter was hammered as he made a spectacular catch in the end zone in the third quarter. As he walked by the Ottawa bench, he bumped into head coach Rick Campbell, knocking him over.

The Redblacks rushed to Campbell's defence, throwing slaps and shots at Carter, who continued his celebration straight through the Ottawa bench area to his own bench, which is on the same side of the field.

THE CANADIAN PRESS

Oily Rio water turns white sailing boats brown

A new pollution problem has surfaced in Guanabara Bay, the venue for sailing in the Rio de Janeiro Olympics.

Sailors complained Monday about an oil slick that turned white boats brown with crews in town practising for the Olympics.

"We've never seen anything like this. It was all over the place," said Finnish sailor Camilla Cedercreutz.

THE ASSOCIATED PRESS

Cavendish sprints to Stage 3 win at Tour

Mark Cavendish showed off his sprinting experience by edging German rival Andre Greipel in a photo finish to win the third stage of the Tour de France on Monday.

Mark Cavendish GETTY IMAGES

World champion Peter Sagan held on to the race leader's yellow jersey he claimed a day earlier. THE ASSOCIATED PRESS

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RECIPE Pesto Pizza with Sundried Tomatoes

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

You'll want to spread this garlic-y topping on just about everything.

Ready in
Prep time: 5 minutes
Cook time: 15 minutes

Ingredients
- 2 cloves garlic, peeled and quartered
- 2 cups baby spinach
- 1 cup basil leaves
- 1/2 cup finely grated Parmesan
- 1/2 cup olive oil
- 1/2 tsp salt
- 1/4 tsp pepper
- 1 large store bought flatbread
- 1 Tbsp olive oil
- 1 cup ricotta cheese
- 1/2 cup shaved Asiago cheese
- 1/4 cup chopped sun-dried tomatoes
- Chopped basil for garnish

Directions

1. Preheat the oven to 375 C. Prepare a baking sheet with parchment paper. In a food processor, mince garlic, then add the spinach, basil, Parmesan, oil and salt and pepper. Purée until smooth.

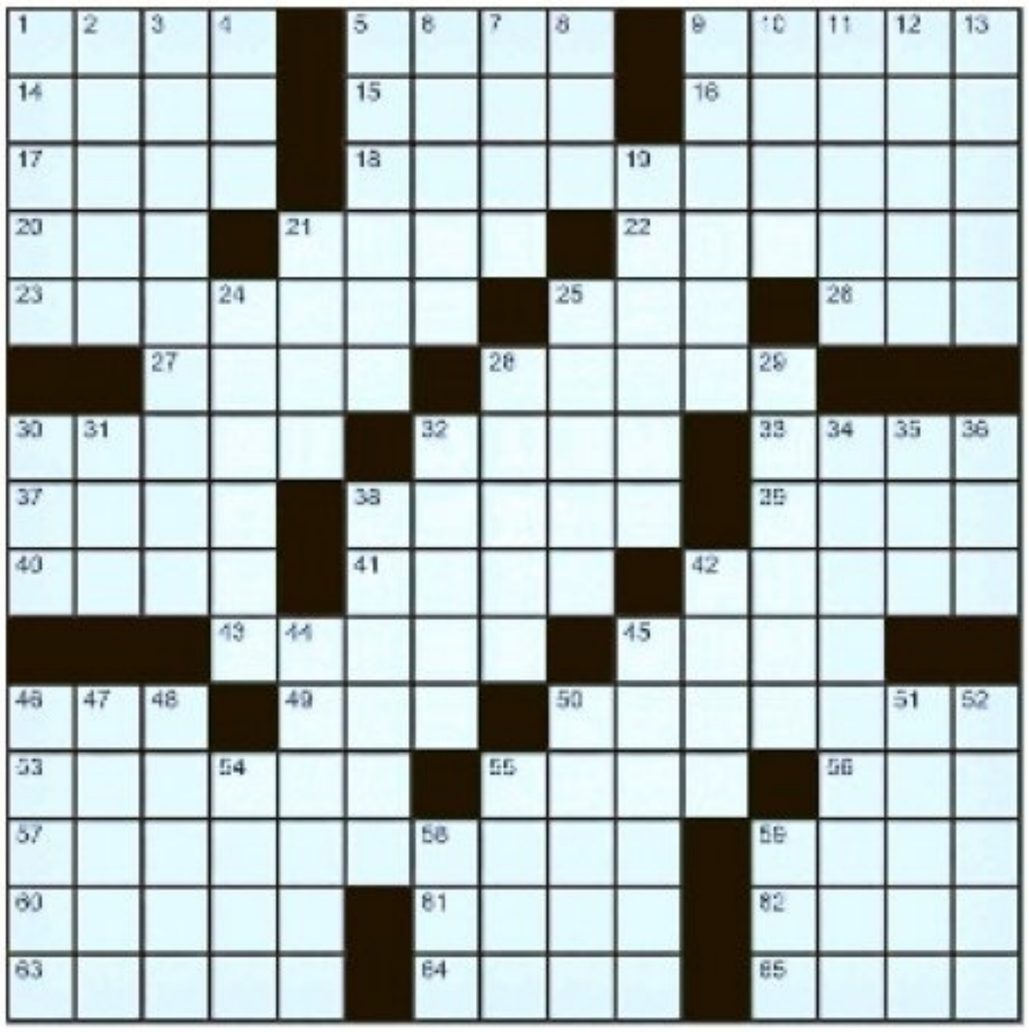
2. Lay the flatbread on the prepared baking sheet. Sprinkle with a bit of olive oil. Spread the pesto across the top of the flatbread leaving a 1/2-inch border around the edges. Drop heaping tablespoons of the ricotta onto the pesto. Sprinkle with Asiago and sun-dried tomatoes

3. Bake for 8 to 10 minutes, or until the edges of the crust are golden brown and the cheese is melted. Remove from the oven and sprinkle with chopped basil and slice into triangles to serve.

FOR MORE MEAL IDEAS, VISIT SWEETPOTATOCHRONICLES.COM

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. Theo __, "Canadian Idol" Season 6 winner
5. Track circuits
9. Mr. Redmayne of movies
14. Troll
15. "How now, __?" - Hamlet
16. 1987: __ Lake Accord
17. Two-masted boat
18. Canadian actor who played the character at #3-Down: 2 wds.
20. Archaic-style suffix
21. Reject in romance
22. Sooner or later: 2 wds.
23. Gods
25. Opposite of 'Post'
26. Parisian possessive
27. Laundry fasteners
28. Bowl game airship
30. Superhero costume pieces
32. Bank __
33. Nullify
37. Folk's Mr. Guthrie
38. Informal-style of wording
39. Ark's architect
40. Feudal system land
41. Wrongdoing, in law
42. Wild dog of Australia
43. 'Pink' rock band's need
45. Broadway hints
46. Aries, The __
49. Furthermore
50. "Please don't squeeze the __!" (Classic TV commercial catchphrase about a toilet paper brand ...More at #3-Down and #18-Across!)
53. Pilot a plane
55. Blue/green
56. Q. "What's the alphabet's 21st letter?" A. "Hmmm... either T __."
57. Tick tock... Wrist band
59. Funny routine
60. Gas station measure
61. River of England
62. Confined
63. Trickier
64. __ the potatoes (Kitchen task)
65. Skirmish

DOWN
1. Considered
2. Quartz variety
3. Grocer who made the request of customers at #50-Across: 2 wds.
4. Sherbrooke seasoning
5. "And now __ and gentlemen..."
6. Seed coverings
7. Agreement
8. 'S' in NYSE [abbr.]
9. "Lose Yourself" rapper
10. Shoulder muscle, informally
11. Mr. Arnaz's of "I Love Lucy"
12. Green Day's "When __ Around"
13. James __ (Canadian violin virtuoso)
19. Electrician's concern
21. Zippy dances
24. Start the game of golf: 2 wds.
25. Potted greenery
28. Plank
29. Even more small
30. HS lunch-time spot
31. Jackie O's hubby
32. CTV's "W5" host Mr. Robertson
34. "Hey, could you put that out please." requester
35. Blondie's comic strip hubby, briefly
36. Pleased interjection!
38. Mick and Keith
42. Bilateral
44. Froth up the soap
45. Quaint wedding location
46. Singer, Lou __
47. Be of service
48. "The Secret Life of Walter __" (2013)
50. Discontinue
51. Russian model Ms. Shayk
52. Like an almond or a pecan
54. Large land lot
55. Unfeigned
58. Shirt
59. Sun lotion no.x

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
This is a good day for family discussions, because you are sensitive to what others want to say. Trust your intuition, especially in discussions regarding home repairs.

Taurus April 21 - May 21
This is a fantasy-filled, imaginative day. You might spend time daydreaming; however, you will see new ways to accomplish something you want to do in the future.

Gemini May 22 - June 21
If shopping today, you might want to make extravagant, luxurious purchases. Make sure you can distinguish between wants and needs.

Cancer June 22 - July 23
Today Mercury is in your sign dancing with Neptune. This stimulates your creative imagination and makes you sensitive to the world around you.

Leo July 24 - Aug. 23
Today you might be interested in hidden truths, spiritual mysteries and the paranormal. You want to know the reason behind why things happen.

Virgo Aug. 24 - Sept. 23
A discussion with a friend or a member of a group will be mutually sympathetic today. This person is grateful that you understand where he or she is coming from.

Libra Sept. 24 - Oct. 23
In discussions with bosses, parents and VIPs today, you will be sensitive to the demands of their job and challenges. If you can help, you will.

Scorpio Oct. 24 - Nov. 22
Mystical and spiritual subjects fascinate you today. This is a good day to explore religion, poetry, music and occult subjects, because your mind is open to the unusual.

Sagittarius Nov. 23 - Dec. 21
If you divide or share something today, make sure you are fair to yourself as well as to others. You have an impulse today to be generous to those who are less fortunate.

Capricorn Dec. 22 - Jan. 20
This is a good day for a heart-to-heart discussion with a close friend or partner. You will find it easy to see what this person wants or to imagine how he or she feels.

Aquarius Jan. 21 - Feb. 19
You will be bored with menial, routine tasks, because you want to discuss big concepts and ideas at work. Expect to be sympathetic to a co-worker.

Pisces
Feb. 20 - March 20
Your creative vibes are hot today. This is a good day to explore music, the arts, theater, painting, drawing and anything where you can tap into your imagination.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

		8	5		3	6		
	5			6			7	
1								9
6				5				4
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